

Note 34 - Deposits from and liabilities to customers

Parent Bank		(NOK million)	Group	
2011	2012	Deposits from and liabilities to customers	2012	2011
41,074	45,044	Deposits from and liabilities to customers without agreed maturity	44,109	40,831
7,040	8,143	Deposits from and liabilities to customers with agreed maturity	8,143	7,040
48,114	53,187	Total deposits from and liabilities to customers	52,252	47,871

2011	2012	Average interest rate	2011	2012
2.4 %	2.2 %		2.3 %	2.3 %

Fixed interest deposits account for 8.72 per cent of total deposits.

2011	2012	Deposits specified by sector and industry	2012	2011
20,860	22,279	Wage earners	22,279	20,860
3,920	4,354	Public administration	4,354	3,920
1,757	2,002	Agriculture, forestry, fisheries and hunting	2,002	1,757
402	138	Sea farming industries	138	402
1,079	891	Manufacturing	891	1,079
1,420	1,715	Construction, power and water supply	1,715	1,420
3,517	3,923	Retail trade, hotels and restaurants	3,923	3,517
1,103	1,166	Maritime sector	1,166	1,103
3,545	4,865	Property management	4,256	3,517
5,103	4,802	Business services	4,802	5,103
3,231	3,575	Transport and other services provision	3,360	3,036
2,178	3,477	Other sectors	3,366	2,157
48,114	53,187	Total deposits from customers broken down by sector and industry	52,252	47,871

2011	2012	Deposits specified by geographic area	2012	2011
19,171	22,299	Sør-Trøndelag	21,364	18,928
13,503	13,800	Nord-Trøndelag	13,800	13,503
7,291	7,995	Møre og Romsdal	7,995	7,291
97	211	Sogn og Fjordane	211	97
287	303	Nordland	303	287
4,525	4,441	Oslo	4,441	4,525
2,847	3,517	Other counties	3,517	2,847
393	621	Abroad	621	393
48,114	53,187	Total deposits broken down by geographic area	52,252	47,871